Some Styles of Building and Loan Associations Exposed.

AN EXAMINER FINDS THE FLAWS.

Very Poor Chance for the Many Members

THE LOCAL LIST IN A SINGLE LINE

Who Must Borrow.

Building and loan associations have been both a blessing and a curse, the former when honestly conducted and on business principles, and the latter when they were mismanaged or designedly traps for the uninitiated. Premium associations have sometimes bled people to the extent of 40 to 50 per cent of a loan extended. The mutual companies, as a rule, have the best record, and all that propose to give you something for nothing are no more to be trusted than

for nothing are no more to be trusted than is a dealer in "green goods."

For a long time there was trouble to get rid of money after four or five years of the life of an organization, and non-borrowers being forced to borrow their own money left the declining years of the body quite feeble. Mr. George Booth tells of one of these mutuals that declared 10 per cent semi-annual dividends in its youth, but which dwindled to nothing in its age.

Now, however, this is largely avoided by

Now, however, this is largely avoided by

starting a new series from time to time. The mother hives swarm and new blood is thus brought in and this may be continued indefinitely until the country gets so rich that no one will wish to borrow.

You can get opinions on both sides. Some are very adverse, and yet cities greater than Babylon have been built by the building associations. Thomas H. Davis, Esq., who has been solicitor for several, has a rather POOR OPINION OF THEM,

and says it is the result of his experience of been assisted by these organizations. Those on the Mount are mutual, and while they do not pay very largely, they give about double the return of a savings bank, and so far have not met with any losses of conse-quence. The third series of the Prospect is now a year or two old, and in all its time it has only been forced to make three sheriff's

sales, and two of these were only for the purpose of making title.

"The only actual foreclosure was in the case of a Braddock borrower, and during the time this association has been running its operations exceed half a million of dollars, so you see it's possible to run them not only safely but profitably," said Mr. Bigham, "but there isn't much in the working of a successful one for the lawyer, as he must examine titles, etc., at about half price, and the fat which comes out of failures is missing, but a man must submit to be used somewhat if he wants to go through the world comfortably, and beside the solicitorship is of benefit to a lawyer in other ways than for what it yields him."

The prospect is regarded as a savings bank by some investors, while the majority go into it with intent to get loans. Borrowers pay 61/2 per cent interest, and pay it weekly, which makes it higher yet, but they share in the profits and others get a rebate. Nonborrowers get 6 per cent compound interest. There is no speculation in this, and the rate is maintained by starting a fresh series from

THE PROFIT REPURDERS. But while this is strictly business, W. J.

Brennan, Esq., tells of one on the South-side which gives back all the profits except for the quarter previous to withdrawal and the entrance fee of \$5 or \$10, or whatever that may be. While this may pay those who hold on, Mr. Brennan thinks the man who computes the amounts due each retiring stockholder will have anything else than a

Now all these mutual building and loan associations are of immense use to the poor when properly managed, but some schemes which seem to grow out of them are regarded by a legal gentleman who has examined them as not only ultra vires, but schemes to make a vast profit off the masses by a few, and it is said a man is operating in this part of the country with a copyrighted scheme,

As to the working of a somewhat similar

ONE POPULAR PLAN.

Some people hereabouts who are thinking of forming an association have taken the precaution to get a legal opinion on the Homestead Loan and Trust plan, and here is the gist of the history and opinion:

First—These companies are incorporated as real estate companies under the act of 1874. Second—In their organization they form three classes of shareholders, A, B and C. A is composed of shareholders who need not hold capital stock, class B of stockholders and class C those who contract to pay in money either in lump or periodically, on condition to withdraw it at a certain time and receive interest or transfer to class A at the option of the party, the time of withdrawal said to be usually fixed at one year.

the time of withdrawal said to be usually fixed at one year.

Third—Subscriptions are called in at the rate of 5 per cent a month from class B, consequently 20 months are required to pay up. The companies also derive a revenue from contracts made with the shareholders of the other classes, usually received in small monthly payments. These compose their resources, and so much as has been received from class C must be returned at the time limited. Capital is usually limited to \$15,000, that usually being subscribed to classes A and C. They buy property and sell it to the shareholders of class A on small monthly payments at a certain price, with interest at 4 per cent, requiring 16% years to pay it out, and they compel the stockholders in that class to take, whether they want it or not, and the shareholders of class B, who are the only ones who make the profits, will, at the end of a year, have closed out all the real estate (every member of class A getting a house in that time) and receive a dividend of 15 to 25 per cent per abnum. The officers are salaried the first year and thereafter there is but little to do, except receive deferred payments of gales from class A. The examiner states that he finds from certain blank forms of contract for real estate with shareholders of class A, that the contract nominally is called a lease, but is finds from certain blank forms of contract for real estate with shareholders of class A, that the contract nominally is called a lease, but is in fact a contract or agreement to convey, on rull payment of the purchase price, and that no deed or mortwage is made until the property is fully paid for. These companies also make loans to pay off mortgages, build houses, etc., to their members, presumably of class A.

HERE IS THE OPINION:

HERE IS THE OPINION:

From this review the examiner finds that these corporations are all doing business outside of their chartered powers, in that they are making an issue of stock greater than authorized by law.

The common stockholders are in Class B and Class C must be treated as preferred stockholders, and there is a question as to whether the members in Class A are not common stockholders or general partners with the other two classes, and, consequently, all liable individually, the whole plan of organization being anomalous and attended by the risk of individual liability.

anomalous and attended by the risk of individual liability.

Second — The arrangement with Class C might be construed to be a banking business and outside the powers of the companies.

Third—The lending of money on mortgages or otherwise is also outside of their powers.

Fourth—The plan of operation is not pursuant to any system provided by law such as in the case of building and loan associations and must be liable to controversies to be dotermined by several rules of law as applied to particular facts in the case and as facts are liable to variation, in carrying out the plan proposed by these companies it would be productive of litigation and the result could not be forecast.

Fifth—In a business point of view the plan is phjectionable for various reasons. The capital

is too small and must entail too long a wait on those who want homes, and when all paid up, can furnish only a limited number with them. Sixth—The purchase of property will tax all the resources of the companies, and if class C is drawn upon, it cannot be paid back as contracted say in one year.

Seventh—In this section an ordinary house would cost \$2,500, and not only would the resources of the company soon be exhausted, but the member in class A getting such home would be overburdened, and after paying half a life time, would have paid 66% per cent more than its original cost. The length of time, 18% years, is too long, building and loan associations linding 100 months too long.

THE ONLY ALTERNATIVE. THE ONLY ALTERNATIVE.

"The ONLY ALTERNATIVE.

"The plan," says the examiner, "can be carried out only by the company giving its mortgage in part payment of the property it buys to sell again to class A, for the reason that it cannot have the capital to pay for it, and when it agrees to sell to its members and put them into possession the mortgage for a larger amount than what the member is to pay is a lien on the land, and the company collects the member's payments and may never pay the liens, and he may consequently lose the property.

This is the weakest feature in its financial policy, and could be readily obviated. The

policy, and could be readily obviated. The forcing of a member of Class A to take property he may not want is unjust. Money cannot be loaned for more than two or three

who are captivated by its specious promises.

The least that can be said of the contract
the company makes with Class A is that it
is ruinous. The scheme is cunningly devised to suck all the blood of poor A after
using him as a tool without his knowledge,
and it he fails after having made his payments for years, then to seize his home,
giving him nothing back, and then to make
a further profit. a further profit.

In closing I emphatically disapprove of these companies and regret that they should have found a foothold in this community.

NOT ENAMORED OF IT. It will be seen that this legal adviser is them, while K. Q. Bigham, Esq., finds that over 90 per cent of all the development of Mt. Washington for near two decades has sociation of Allegheny City, as appended, stripped of its legal verbiage:

scriation of Allegheny City, as appended, stripped of its legal verbiage:

But in case the said John Doe shall fail to keep the property in good repair, or fail to make the payments aforesaid, or any of them within four months after the same or any part thereof become due, punctually and upon the strict terms and time and times above, limited, or fail to keep the property insured, or suffer taxes to become delinquent, or fail to perform and complete any and all of his agreements and stipulations aforesaid, strictly and literally, the time and times of all payments herein provided for being strictly the essence of this contract, then the company shall have the right to declare it null and void, and thereupon all right, etc., in the premises hereby created or then existing in favor of the said John Doe, his heirs, etc., or in any manner derived under this contract shall utterly cease, and the party of the first part may immediately enter on the premises and take complete possession of it and all improvements, without any declaration of forfeiture, or act of re-entry, or without any other act by said party of the first part to be done or performed, and without any right of the said John Doe, etc., for reclamation or compensation for moneys paid or advance payments made to be taken and regarded and applied only as for payments rent for the time the premises should have been rightfully occupied by the said John Doe, etc., for recl fare the subject only as for payments of rent for the time the premises should have been rightfully occupied by the said John Doe, etc., to the date when such default was made), and the party of the first part shall be held to be the owner of said premises as absolutely as though this contract had never been made, etc.

In conclusion it is stated in the compact, that it is the intention of all narties intervented.

In conclusion it is stated in the compact that it is the intention of all parties inter ested to avoid a foreclosure of the contract THE LOCAL LIST.

Organizations of this kind chartered, as shown by the books in the County Recorder's office, are: Allegheny County Loan and Trust Company, East End Loan and Trust Company, Penn Homestead Loan and Trust Company, Lawrenceville, Homestead Loan and Trust Company, Lawrenceville, Homestead Loan and Trust Company stead Loan and Trust Company, Enterprise Loan and Trust Company, Southside Homestead Loan and Trust Company, Braddock Homestead Loan and Trust Company, and Manchester Homestead Loan and Trust Company. They are also organized in Beaver Falls, New Castle and Meadville, and doubtless in most towns of any size.

It is not to be expected that the companies will plead guilty to the indictment preferred against them, but some people look upon the fact that there is a general desire to go into associations calculated to relieve the plethora of capital as pregnant with great danger in the future if people allow themselves to be carried away by specious plans they cannot understand. Some people liken many enterprises projected at pres-As to the working of a somewhat similar plan in Philadelphia, it is said:

The idea is that a borrower shall reduce his indebtedness by monthly payments of both principal and interest until the entire amount shall be paid off, generally in 10 or 11 years. If desired, however, the debt can be paid off as any time. Six per cert interest is charged.

For instance, a man borrows \$1,200 on a mortgage on his house. At the end of the first month he pays an installment of \$10 on the principal and pays \$5 in interest. The principal is thus reduced to \$1,190, and the next interest charge is only \$5 %. By continuing this process the principal at the end of the first year is reduced to \$1,000 and the monthly interest to \$5.50. The close of the second year finds the debt only \$70 and the interest \$4.90, and so it goes on until the one hundred and twentieth payment wipes the mortgage off altogether.

NOT TOO OLD TO LOVE

NOT TOO OLD TO LOVE.

Paupers, Aged 79 and 83, Run Away From the Poorhouse to Get Married.

St. Paul, March 6.-Patrick Mulligan, aged 79, and Hannah Call, aged 83, inmates of the Ramsey County Poorhouse, eloped yesterday and came to St. Paul, intending to get married. When their flight was known at the poorhouse, the police in St. Paul were notified, and Officer the police in St. Paul were notified, and Officer Palmer arrested the aged couple as they stepped from the suburban train on the Duluth road. They were kept at the Margaret street station over night, and will probably be given their liberty and allowed to go ahead with the wedding, Mülligan having declared his intention and ability to make a good living for himself and bride by following the shoemaker's trade, which he learned when a boy. He has been an inmate of the poorhouse for two months, but has been paying for his keeping and has a little money left to start house keeping with. Miss Call has been at the poorhouse for more than two years. She has worked in the kitchen, and was peeling potatoes when Mulligan first saw her and became enam-

Impure Blood

Is the cause of Boils, Carbuncles, Pimples, Eczema, and cutaneous erup-tions of all kinds. There can be no pernament cure for these complaints until the poison is eliminated from the system. To do this thoroughly, the safest and most effective medicine is Ayer's Sarsaparilla. Give it a trial.

"For the past twenty-five years I have sold Ayer's Sarsaparilla. In my opinion, the best remedial agencies for the cure of all diseases arising from impurities of the blood are contained in this medicine."—G. C. Brock, Druggist, Lowell, Mass.

"My wife was for a long time a sufferer from tumors on the neck. Nothing did her any good until she tried Ayer's Sarsaparilla, two bottles of which made a complete cure."—W. S. Martin, Burning Springs, W. Va.

"We have sold Ayer's Sarsaparilla here for over thirty years and always recommend it when asked to name the best blood-purifier." — W. T. McLean, Druggist, Augusta, Ohio. Ayer's Sarsaparilla,

PREPARED BY Dr. J. C. Ayer & Co., Lowell, Mass. Price \$1; six bottles, \$5. Worth \$5 a bottle.

DATENTS O. D. LEVIS, Solicitor of Patenta, 131 Fifth avenue, above Smithfield, bext Leads office. (No delay.) Established 20 years. BLAINE'S CHANCE.

First Business is to Rescue a Child Kidnaped and Taken to England-Appealed to by a Widowed Mother.

KANSAS CITY, March 6.-Kansas City has furnished Secretary Blaine with probably his first official business with a foreign country. The facts of an interesting occurrence which led to a telegram being sent from here by the Humane Society to the State Department, this afternoon, are as

A few days ago Mrs. Daisy Spellman, a young widow, made complaint to the Humane Society that George Henney and wife, had left the city, taking with them her 18-months-old daughter Lucy. She thought that their destination was Manchester, England. Five months ago Mrs. Spellman had arranged with the Henney family to board and take care of her baby. The theory is that Mr. and Mrs. Henney became so would take charge of it herself, that they took it away with them secretly, being unwilling to part with it. The Henney family is highly respected. This afternoon Secretary Huckett, of the Humane Society, sent the following telegram to Secretary Blaine: To the Hon, James G. Blaine, Secretary of State, Washington, D. C.;

Washington, D. C.:

George Henney and wife, British subjects, left Kansas City last Wednesday via Washington for New York. Their destination is Manchester, England. They took with them Lucy Spellman, aged 18 months, child of American parents, which they are carrying out of the country secretly, unlawfully and against the wish of the widowed mother. Please refer to British Minister at once that he may cause register of outgoing steamers examined and prompt action taken.

[Signed.]! W. O. HUCKETT,
Secretary Humane Society.

New .White Embroldered Lawn Ties-20 A bargain-only 50 dozens of them, at

JOS. HORNE & Co.'s

New and elegant—500 pieces India silks, 45c to \$2; the bargains in 27 inch goods at 65c and 75c, and the handsome new styles are commanding more than usual attention. BOGGS & BUHL.

French Challies-135 Separate Patterns. Very newest, mg and 50 cents a yard.

Jos. Horne & Co.'s

A senue Store Very newest, light and dark grounds, 35

Call and see the most important and largest offering of imported dress goods and suitings the ladies of these two cities have ever seen. We know this is a bold claim. You will indorse it when you see the dress goods. Bogos & Buhl.

A Burgain-24-Inch Black Fallie Silks. \$1 00 a Yard. Decidedly the best value in black silk ever offered at this price.

JOS. HORNE & Co.'s

| | Penn Avenue Stores. |
|----------|--|
| 8 | |
| ad ed pe | Marriage Licenses Granted Yesterday, |
| 8 | Name. Residence. |
| d | 5 Joseph Paul |
| h | (Eva Enty Pittsbu |
| | John C. Black Pittsbu |
| à | Mary C. McElfishPittsbu |
| d | Samuel R. Cunningham. Leet townsh Annie May Erwin Sewickl |
| | (Nicholas Ullrich Pittsbu |
| | {Lizzie SchuchmanPittsbu |
| | Gottlieb Wenzelburger Allegher Christine Knecht Allegher |
| | Albert Hosek. Plum Cree Josephine Krozt. Plum Cree |
| 5 | Philip Levine |
| | (Thomas Robert Enscoe, Banksvil |
| y | Aunie Jamima BridgeBanksvil |
| 2 | MARRIED. |

BUCHANAN-BARKER-On Tuesday even-East End, by the Rev. George N. Hodges. KATHERINE HAILMAN, second daughter the late George Barker, to HARRIS BUCHANAN. ZEIGLER-VINES-At the residence of the bride's mother, Lewistown, Pa., by Rev. J. Max Lantz, E. E. ZEIGLER, of Sharpsburg, Pa., to MARY VINES, of Lewistown, Pa.

BAIRD-Tuesday, March 5, JOHN BAIRD, Funeral from his late residence, Washington, Pa., THURSDAY at 2 P. M.

CALLAGHAN-On Wednesday, March 6, 1889, at 10:30 P. M., JOHN P. CALLAGHAN, in the 42d year of his age, at the residence of his brother-in-law, James P. Quinn, 104 Clark street, Pittsburg, Pa. Notice of funeral hereafter.

CAMPBELL-Suddenly, March 6, 1889, MAJ. HENRY S. CAMPBELL. Funeral services at his late residence, Edgewood, Pennsylvania railroad, FRIDAY, March 8, at 1 o'clock, P. M. Train leaves Union station at 12:30 P. M. Interment private. ELLIS-On Wednesday, March 6, 1889, at 5:15 A. M., BRIDGET, wife of James Ellis, aged 63

Funeral from the residence of her husband, 4417 Penn avenue, on FRIDAY, March 8, at 8:30 A. M. Friends of the family are respectfully invited to attend.

McKEE—On Wednesday morning, March 6, at 420 o'clock, Mr. HUGH McKEE, late of Camden, N. Y., in the 89th year of his age. Funeral services will be held at the residence of Rev. Nevin Woodside, 25 Granville street, on l'HURSDAY EVENING, et 8 o'clock. Friends of the deceased are respectfully invited to attend. Interment private on FRIDAY MORNING at 10 o'clock.

McLAUGHLIN—At her late residence, 53
Federal street, Pittsburg, on Wednesday,
March 6, 1889, at 2 P. M., Mrs. ALICE, relict of
Philip McLaughlin, in the 68th year of her Notice of funeral hereafter.

SEGELROOK—On Wednesday, March 6, 1889, at the residence of her parents, ELIZA-BETH, daughter of Rose and John Segelrook, aged 5 months 12 days. Funeral will take place from her parents' residence, Lincoln avenue, Millvale borough, ro-DAY, at 3 P. M. Friends of the family are respectfully invited to attend.

JAMES ARCHIBALD & BRO.,
LIVERY AND SALE STABLES,
117, 119 and 125 Third avenue, two doors below
Bmithfield st., next door to Central Hotel.
Carriages for funerals, \$3. Carriages for operas,
parties, &c., at the lowest rates. All new carriages. Telephone communication mysideforms

JOHN L. TREXLER. PAUL BAUER.
BAUER & TREXLER.
Undertakers and Embalmers, Livery and Sale
Stable. No. 378 and 380 Beaver ave. Branch
office, 679 Preble ave., Allegheny City.
Telephone 8416. au8-t62-mthsn REPRESENTED IN PITTSBURG IN 1811

ASSETS - 25.071,696 28.

Insurance Co. of North America.
Losses adjusted and paid by WILLIAM L
JONES, 84 Fourth avenue. ia20-s2-D

WESTERN INSURANCE CO. OF PITTSBURG.

NO. 411 WOOD STREET. ALEXANDER NIMICK, President, JOHN B. JACKSON, Vice President, 1e22-26-TTS WM. P. HERBERT, Secretary,

FRED SHIEDEL. STAINED AND ORNAMENTAL GLASS.

NO. 7 MARKET STREET, Pittsburg, Pa.

NEW ADVERTISEMENTS.

O. McClintock & Co.'s New Carpets,

Furniture,

The many months of preparation for this event, in disposing of old stock, and in a thorough canvassing by experienced and skilled buyers, seeking after the latest and best attached to the child that when Mrs. Spell- productions of cabinet shop, loom man notified them a few days ago that she and designer, have cuiminated in



OUR NEW FURNITURE Is representative of the latest designs, reputable workmanship, and the best value we could get as cash purchasers. Our assortment never was so complete and varied in CHAMBER FURNITURE, PARLOR FURNITURE, LIBRA-RY FURNITURE, HALL FUR-NITURE, DINING ROOM FUR-

IN CURTAINS,

The new colorings of Brocatelle, Chenille, Turcoman and Silk, were selected to harmonize with the latest colorings of Carpets and Furniture Coverings. In Laces the department has received large additions in Nottinghams, Muslin Renaissance, Colbert, Irish Point, Egyptian, Brussels Point and other

McCLINTOCK & CO.,

33 FIFTH AVENUE.

GREAT BARGAINS

Infants Long and Short Skirts, Slips and Dresses.

We are closing out this line of goods and have marked the entire line away down. We have run off a good portion, but still have a good assortment. Special attention is called to the

Infants First Short Dresses. Ranging as low down as 65c and up to \$5 apiece, in many cases the figures placed on the goods being less than half the original

prices.
Embroidered Flannel Skirts from \$1 50 to \$2 50.
Embroidered Shawls very cheap.
Embroidered and Plain Flannel Skirts,

A few Long Cloaks, a few Short Cloaks, a few Fine Long Robes, marked very low.

A full line of Small Children's and Misses' Muslin Drawers, Skirts and Night Gowns, perfectly made and correct shapes.

Bargains in Bustles—Several odd lots closing out at 10 and 25c each, less than half original prices. In

LADIES' SEERSUCKER SKIRTS We have a large new lot of our own make to which we invite the inspection of the ladies. Pronounced by all who have used them as the best Seersucker Skirt ever sold.

HORNE & WARD

41 FIFTH AVENUE.

IT'S WHAT PEOPLE THINK.

Push and good Clothing will make their way: the people like both. We have the best Clothing

in the city, and the bright store, and the fairest ways of serving you, and we're resolved that everybody shall know about us. Bear in mind, we make Clothing to order, and have almost 1,000 patterns of materials to show you: besides, ready-made.

Trousers at \$5, \$6 50 and \$8-they are worth a good deal more money. The tailoring shall be of an excellence to merit our name on it.

WANAMAKER '

& BROWN, For Church and Besidences. Estimates and Sixth street and Penn avenue. NEW ADVERTISEMENTS



IN FULL BLOOM

Our Violet Opening, To-Day. "Every spring mother nature

throws open her art treasures to all her children. The doors are open wide; no one guards the portal; all may enter. Birds come from the sunny south; the bobolinks, the robins and song sparrows. They have a tryst to keep with the violets."

Violets that lift their dainty heads in uncertainty from their pillows of snow to give spring its first welcome. We were uncertain whether to-day would be fair and pleasant to greet

OUR VIOLET OPENING. or whether winter snows would

discourage us. Yet like the violet we braved the uncertainty of March weather and throw open wide our doors in welcome, with the season's first greetings, to all our friends and customers who wish to enter.

We have prepared a grand display of spring novelties: Latest styles in Millinery and New designs in Hosiery and Un-

derwear. New Spring Laces and Embroideries. Dress Trimmings, Ornaments and

Buttons. New Gloves and Handkerchiefs. New Cloaks, Wraps and Jerseys. Complete Outfits for Infants. Everything new. Latest designs and colorings.

In compliment to the flower whose name our opening bears, we shall present each lady purchaser with a small bunch of artificial violets as a souvenir of the occasion.

Fleishman & Co.'s NEW DEPARTMENT STORES,

504,506 and 508 Market st., PITTSBURG, PA.

Send for our illustrated Catalogue and Price List of foreign and domestic Corsets. Mailed free to any address. mh7-D RAYMOND'S

VACATION

EXCURSIONS. All Traveling Expenses Included.

A Party will leave Philadelphia, Thursday,

CALIFORNIA,

With visits to all the leading cities, resorts and places of picturesque interest, and a return through Utah and over the Denver & Rio Grande Railway—the Great "Scenic Route."

On the same date—Thursday, May 2—a party will leave Philadelphia for a Tour of 72 Days over the same routes through

Thence through the Picturesque Regions of the **PACIFIC NORTHWEST**

COLORADO AND CALIFORNIA,

And homeward over the entire length of the Northern Pacific Railroad, with a week in the Vellowstone National Park.

Both these parties will travel in Special Trains of Magnificent Vestibuted Pullman Palace Cars, with Pullman Palace Dining Cars included. Incidental trips to the Yosemite Valley and Big Tree Groves.

Last California Excursions in Winter Series, March 7 and 11.

**Send for descriptive circulars, designating the particular trip desired. RAYMOND & WHITCOMB,

III South Ninth Street, under Continental Ho-

NEW ADVERTISEMENTS.

THIS WEEK

BARGAINS EXTRAORDINARY

100 pieces—nearly 5,000 yards, 50-inch CLOTH TRICOTS at 50 cents—dollar qual-ity at 50 cents a yard—fine goods and choice

INDIA SILKS.

27-inch wide at 65 and 75 cents. New and elegant styles.

Empire and Directoire Styles in India Silks, 45c to \$1 50. Cashmere Printings in Indias, 75c, \$1 25

PARIS ROBES OR COSTUME PAT-PARIS ROBES OR COSTUME PAT-TERNS, the most elegant and exclusive styles—over 200 to select from and no two alike—prices \$10 to \$30 each. This impor-tation of Paris Robes is entirely new and distinctive, and a radical departure in style. Rich floral and Arabesque designs, Persian Cashmere effects, and Solid Silk Side Bor-ders et and the most inventant to you. ders, etc., and the most important to you is the marvelously low prices for such elegant rich goods.
Imported Side Band Suitings, 50c, 65c,

75c, \$1, \$1 25.
Several cases Imported Stripes and Plaids, all-wool goods, at 50c, 75c and \$1 per yard, that are the handsomest and most effective combinations and the greatest bargains we have ever shown. All our own direct im-ALL-WOOL CASHMERES, 36-inch, at

40-inch Silk Warp Cashmeres at \$1 25; 40-inch Ex. Ex. Fine Silk Warp Cashmeres at \$1; finer and better than any ever sold at

at \$1; finer and better than any ever sold at such a low price.

Black and White Wool Dress Goods or Suitings, 40c and \$1 50 per yard, and over 100 designs. The most stylish black and white stripes or plaids, or the very neat and superb quality, all are on sale here and at prices that will pay you to consult.

Black and White Striped Armure Royales, Surahs, also the most superb and effective combinations in colors of the above, at 750 90c \$1 and \$1.25. 75c, 90c, \$1 and \$1 25.

NEW LACE CURTAINS.

Nottinghams at 75c, 85c, \$1, \$1 25, \$1 50 to \$5 a pair; extra length, width and quality at prices. Lace Curtains, Real Brussels effects, at \$9 a pair down. Swiss Taboured Curtains at \$5, \$6, \$7 50, \$8, \$10 to \$25 a pair; Real Brussels, \$15 up. Irish Pointe Renaissance Curtains, Portieres and Heavy Curtains; two special numbers at \$6 and \$7 50 a pair, in all the colors and shades, Old Gold, Old Red, Blue, Crimson, Olive, Mahogany, Terra Cotta, \$6 and \$7 50—compare them with \$8 and \$10 Curtains, Drapery Silks, Persian Drapery, Plain Scrims, Figured Scrims, Madras, Cream and Colored, 25c to 85c per yard. Plain and Figured Chenilles for Curtains, \$1 to \$2 50 per yard. Titian Velores, 50 inches wide, in all the rich dark and neutral colors, double faced, no lining required. Satin Derby Brocade effects, 50 inches wide, all the new shades \$2 50 per yard. Silk Brocatelies, Mohair Plushes, Crushed Plushes, Silk Plushes, Rameys, Raw Silks, all those in our large Upholstery Department, Fringes, Gimps, Cords, Tassels, Poles, Rings and all the necessary fixtures for interior decorations and no fancy prices.

CLOAKS, WRAPS AND SUITS— CLOAKS, WRAPS AND SUITS-

Spring styles now ready. Newmarkets, Raglans, Peasant and Connemars, in Cork-screws, Stripes and Plaids, \$5 to \$25; New Jackets, \$5 to \$20; Plain Jackets, Vest Front Jackets, Directoire and Empire styles. More styles of Jackets than you'll see in any two stores. Wraps, Shoulder Capes, Embroidered Cashmere Fichus.

Bead Shoulder Wraps at \$4. Solid Bead Passementerie Shoulder Wraps \$6 50 and \$7 50, usually \$8 50 and \$10. Suits at \$10

to \$35; Braided Cloth Suits at \$10, \$12 50, Misses' Garments-Gretchens, Long Garments and Jackets, newest and best quality; best made and lowest prices for these.

Boggs & Buhl,

115, 117, 119, 121

Federal Street, Allegheny.

N.B.—Challies—Special department, ex-clusively for Challies. Over 500 pieces of the choicest on sale, 6½c, 8c, 18c, 37½c, 50c, Scotch Zephyrs and French Satines—an offering in extent and elegant variety and low prices unsurpassed and seldom it ever equaled—never before haif its equal here as now in these several French Wash Goods Departments that occupy center of a perfectly lighted Dress Goods Room.

B. & B. The GRANDEST DISPLAY

SPRING OVERCOATS



EVER SEEN IN THIS CITY IS NOW ON VIEW

most popular store in the city.

We never did show such Overcoats as

SPRING OVERCOATS YOUTHS and BOYS. We have now on view and ready for sale thousands of the handsomest Overcoats for Youths and Boys ever seen. Our ever busy and alert buyers were the earliest

in the most reliable markets and as a consequence they secured the cream of the styles and qualities. Our word for it: There'll be a big demand for Overcoats for boys the coming spring and you surely would like to have your boys dressed tastefully, especially when it is to be done with very little money indeed. Nowhere else in this wide world will be found more elegant Overcoats for Youths and Boys, for it is indeed very doubtful whether any clothier in this country has made the spring trade we have.



Perfect fitting; artistically made; workmanship faultless. The styles as diversified as scores of skilled and artistic designers can produce. Truly the loveliest, cutest and handsomest Spring Overcoats for children in the city. Lots of rich and elegant goods so tasteful and unique that they're not to be seen elsewhere in Pittsburg. We would like every one interested in the purchasing of Children's Clothing to come and see the Overcoats we offer; bring the children along and try on the garments, if only to see how the boys would look in them. No necessity to buy without you feel inclined. Come and see us.

WM. SEMPLE'S.

MARCH 2, 1889.

WM. SEMPLE'S.

SPRING ATTRACTIONS EXTRAORDINARY

NEW DRESS GOODS—We are prepared to show the largest lines and lowest prices in imported dress fabrics ever brought to this market. Latest productions are being added from day to day from both American and European looms. Drop in and see the daily arrivals. We quote a few specialties: 46-inch All-wool French Cashmeres, all new spring colorings, at 50c. 48-inch extra fine finish colored Cashmeres, almost every color and shade, at 65c and 75c. Very superior quality at 90c. Silk Warp Cashmeres, spring colorings, \$1 a yard, usually sold at \$1.25. Very elegant styles Stripes and Plaids, for combinations, 50c, 75c, 874c and \$1. Entirely new designs in 40-inch Plaids, excellent fabrics, at 374c a yard, and the most complete line of 25c dress fabrics it has ever been our fortune to exhibit, embracing Stripes, Plaids, Mixtures and Fancy Weaves—and we have them in abundance at 10c, 124c, 15c, 18c and 20c. You can also find selected lots of our winter stock of Suitings, suitable for early spring wear, at about half the original price, such as Tricots at 124c, worth 20c; Cloth Suitings at 25c, were 374c to 45c, and at 31c, worth 50c; 52-inch Tricots at 50c, down from 75c, and Imported Fancy Plaids and Stripes at 50c, worth 85c and \$1; light weight Broadcloths at 90c, were \$1.25. Also genuine bargains in staple and fancy weaves Black Goods, such as Cashmeres, All-wool and Silk Warp Henriettas, Drap d'Almas, Albatross and Camel's Hair Serges, etc.

WASH GOODS --- This department is replete with new American Dress Ginghams, Etoile du Nord, Scotch Zephyr Ginghams, best in the world, 20c, 25c, and 40c. New American Satines, 10c, 123/c and 15c. French Satines, 25c, 30c and 35c; exquisite qualities. Challies, 63/c up. White Goods, new and beautiful es, 5c, 61/c, 8c, 10c and 123/c up.

EMBROIDERIES --- New Hamburgs in great variety, from 2c a yard up to widest. New Nainsooks and Swiss Edgings and Insertings. New Flouncings. New Flouncings. New Flouncings. New Flouncings. New Flouncings.

SILK DEPARTMENT --- Our special lines of Black Gros Grains are unrivaled values, 65c, 75c, 87 %c, \$1 and \$1 12: 24-inch, \$1 25 up to \$2 50. Surahs, Boyales, Combinations in great varieties. Velvets and Plushes, all colors, 50c up, MEN'S FURNISHINGS---This is a large department in our house. Nothing but the best makes kept, and prices low. Unlaundried Shirts, special values, at The Country at 75c, or three for \$2. Laundried Shirts, Colored Shirts, Collars and that Hose of every kind. New Spring Neckwear now open. Night Robes and Underwear, all weights and qualities. Clearing out at very low prices, all our Winter Cloth Jackets, Ragians and Newmarkets, Scal Plush Jackets, Coats and Mantles. Wool Underwear for Men, Ladies and Children, White and Colored Blankets and Bed Comforts, Fur Muffs, Boas and Collars. New goods in Lace Curtains, Window Shades, Trimmings, Braids, Buttons, Gloves and

Send for samples. Orders will have our very best attention.

WILLIAM SEMPLE'S

165, 167 and 169 FEDERAL STREET, ALLEGHENY, PA.

elsewhere for elegant garments at such LOW PRICES as you'll find in this the

OVERCOATS FOR MEN!

can be seen right now on our counters. They carry their own letters of credit for shapeliness, luxury, style, quality and fine workmanship. They recommend themselves to all by their remarkably low prices. Every garment we offer bears the stamp of PERFECTION, yes, PERFECT PERFECTION and the make and fit will compare favorably with the work of the most artistic of tailors, while the materials will please the most exacting of purchasers. The finest products of foreign and domestic looms are represented in our mammoth assortment and the keynote of our entire stock is unquestionable reliability.





SPRING OVERCOATS